

## LIABILITY

### **Public and Products Liability Employers Liability**

The insurance policy covers governors liability for compensation and the cost (legal fees and expenses) in defending claims in an action at law.

### **Indemnity**

Governors liability for compensation is covered by the policy as are the costs (legal fees and expenses), provided governors are acting in pursuit of their statutory duties.

### **Fidelity**

Cover is provided against loss as a result of fraud and dishonesty of employees but not governors.

### **Legal Expenses – Diocesan Policy Cover**

Incorporation – removes personal liability of governors, i.e., claims cannot fall on personal assets – provided acting in good faith.

Professional advice – governors must not advise the governing body in a professional capacity as this is likely to invalidate any insurance cover.

Legal costs (expenses and fees) – before taking legal advice consult Diocese and LEA to check particular circumstances.